

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: DZIELAK, LINDA A

§ Case No. 08-70499-MB

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

BERNARD J. NATALE, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$147,382.50</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$100,382.50</u>
Total Distribution to Claimants: <u>\$1,690.01</u>	Claims Discharged Without Payment: <u>\$73,053.24</u>
Total Expenses of Administration: <u>\$22,989.78</u>	

3) Total gross receipts of \$ 25,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 320.21 (see **Exhibit 2**), yielded net receipts of \$24,679.79 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$79,055.00	\$111,163.44	\$111,163.44	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	22,989.78	22,989.78	22,989.78
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	88,625.00	38,992.25	38,992.25	1,690.01
TOTAL DISBURSEMENTS	\$167,680.00	\$173,145.47	\$173,145.47	\$24,679.79

4) This case was originally filed under Chapter 7 on February 25, 2008.
The case was pending for 81 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 12/01/2014 By: /s/BERNARD J. NATALE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Single family home located at 6337 Weathervane F	1110-000	25,000.00
TOTAL GROSS RECEIPTS		\$25,000.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
CLERK OF THE BANKRUPTCY COURT	Unclaim Funds	8500-002	320.21
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$320.21

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
8	Gateway Community Bank	4110-000	0.00	111,163.44	111,163.44	0.00
NOTFILED	Ameriprise Bank	4110-000	34,345.00	N/A	N/A	0.00
NOTFILED	Liberty Savings Bank	4110-000	44,710.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$79,055.00	\$111,163.44	\$111,163.44	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
BERNARD J. NATALE, LTD.	3120-000	N/A	67.96	67.96	67.96
BERNARD J. NATALE, LTD.	3110-000	N/A	12,325.75	12,325.75	12,325.75
BERNARD J. NATALE	2100-000	N/A	3,250.00	3,250.00	3,250.00

CLERK OF THE BANKRUPTCY COURT	2700-000	N/A	250.00	250.00	250.00
Attorney Ron T. Wade	3210-600	N/A	960.00	960.00	960.00
Zuba & Associates	3210-600	N/A	5,960.50	5,960.50	5,960.50
Attorney Ron T. Wade	3220-610	N/A	154.00	154.00	154.00
Rabobank, N.A.	2600-000	N/A	21.57	21.57	21.57
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$22,989.78	\$22,989.78	\$22,989.78

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	ComEd	7100-000	600.00	506.29	506.29	26.54
2	Midland Fundling LLC	7100-000	4,869.00	4,869.12	4,869.12	255.16
3	Mutual Management	7100-000	826.00	850.18	850.18	44.55
4	Creditors Protection S	7100-000	251.00	379.49	379.49	19.89
5	TARGET NATIONAL BANK	7100-000	442.00	442.99	442.99	23.21
6	Amcore Bank	7100-000	6,160.00	6,110.56	6,110.56	0.00
7	Chase Bank USA,N.A	7100-000	N/A	655.98	655.98	34.38
9	LVNV Funding LLC	7100-000	101.00	106.22	106.22	5.57
10	Rockford Mercantile	7100-000	519.00	631.80	631.80	0.00

11	FIA CARD SERVICES, N.A./BANK OF AMERICA	7100-000	5,177.00	5,803.82	5,803.82	304.14
12	FIA CARD SERVICES, N.A./BANK OF AMERICA	7100-000	25,145.00	17,342.61	17,342.61	908.81
13	Swedish American Hospital	7100-000	8,784.00	243.19	243.19	12.74
14	David Carter	7100-000	unknown	1,050.00	1,050.00	55.02
NOTFILED	Nicor Gas	7100-000	300.00	N/A	N/A	0.00
NOTFILED	Orthopedic Associates of No IL	7100-000	128.00	N/A	N/A	0.00
NOTFILED	Kohls	7100-000	585.00	N/A	N/A	0.00
NOTFILED	J. Cain & Associates, Ltd.	7100-000	403.00	N/A	N/A	0.00
NOTFILED	GC Limited Partnership	7100-000	745.00	N/A	N/A	0.00
NOTFILED	Hsbc/brgmr	7100-000	24.00	N/A	N/A	0.00
NOTFILED	Radiology Consultants of Rockford	7100-000	135.00	N/A	N/A	0.00
NOTFILED	Richard Haime Attorney at Law	7100-000	unknown	N/A	N/A	0.00
NOTFILED	Swedish American Medical Group	7100-000	152.00	N/A	N/A	0.00
NOTFILED	Tuition Management Systems	7100-000	75.00	N/A	N/A	0.00
NOTFILED	Surgical Association of Northern IL	7100-000	86.00	N/A	N/A	0.00
NOTFILED	Seeber Foot and Ankle Clinic	7100-000	143.00	N/A	N/A	0.00
NOTFILED	Rockford Health Systems	7100-000	1,544.00	N/A	N/A	0.00
NOTFILED	Rockford Radiology	7100-000	99.00	N/A	N/A	0.00
NOTFILED	Citibank	7100-000	27,594.00	N/A	N/A	0.00
NOTFILED	Allianceone Receivables Management	7100-000	102.00	N/A	N/A	0.00
NOTFILED	Acct Rec Svc	7100-000	646.00	N/A	N/A	0.00
NOTFILED	Advanced Care & Treatment Medical G	7100-000	2,990.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$88,625.00	\$38,992.25	\$38,992.25	\$1,690.01

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 08-70499-MB

Case Name: DZIELAK, LINDA A

Period Ending: 11/26/14

Trustee: (330370) BERNARD J. NATALE

Filed (f) or Converted (c): 02/25/08 (f)

§341(a) Meeting Date: 03/27/08

Claims Bar Date: 07/11/08

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Single family home located at 6337 Weathervane F	68,500.00	15,972.50		25,000.00	FA
2 Single family home located at 8015 Cameo Drive,	58,500.00	0.00		0.00	FA
3 Amcore checking account # 9802740237	100.00	0.00		0.00	FA
4 Alpine Bank checking account # 10397175	100.00	0.00		0.00	FA
5 North Park Water - security deposit	50.00	0.00		0.00	FA
6 Household goods and furnishings	1,490.00	0.00		0.00	FA
7 Wearing apparel for Debtor and child	200.00	0.00		0.00	FA
8 Jewelry	100.00	0.00		0.00	FA
9 Child support arrearage	1,140.00	0.00		0.00	FA
10 2002 Chevy Impala - debtor is 50% owner with her	1,952.50	0.00		0.00	FA
11 Debtor has a contingent interest in her ex-Husba (u)	36,000.00	0.00		0.00	FA
12 Debtor has a contingent interest in a Smith Barn (u) Order entered on 08/11/2010 denying Trustee's objection to exemption.	35,750.00	0.00		0.00	FA
13 Debtor has an interest in child support which ma (u)	12,000.00	0.00		0.00	FA
14 210 W Main Rockton IL (Bar) She had agreed to quit claim in April 2006 and transferred her interest in the Pub and received \$28,000, but did not execute the deed. She received these fund pre-petition. Her ex-husband had a 1/2 interest in this property.	Unknown	0.00		0.00	FA
14 Assets Totals (Excluding unknown values)	\$215,882.50	\$15,972.50		\$25,000.00	\$0.00

Major Activities Affecting Case Closing:

FEEES FOR SPECIAL COUNSEL APPROVED AND PAID IN APRIL 2014. FINAL REPORT TO FOLLOW AS SOON AS CHECKS CLEAR TRUSTEE'S BANK ACCOUNT.

Form 1
Individual Estate Property Record and Report
Asset Cases

Case Number: 08-70499-MB

Trustee: (330370) BERNARD J. NATALE

Case Name: DZIELAK, LINDA A

Filed (f) or Converted (c): 02/25/08 (f)

§341(a) Meeting Date: 03/27/08

Period Ending: 11/26/14

Claims Bar Date: 07/11/08

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): July 31, 2009

Current Projected Date Of Final Report (TFR): April 28, 2014 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-70499-MB
Case Name: DZIELAK, LINDA A

Trustee: BERNARD J. NATALE (330370)
Bank Name: Rabobank, N.A.
Account: *****66 - Checking Account
Blanket Bond: \$472,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5328

Period Ending: 11/26/14

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	2,500.00		2,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	2,500.00		5,000.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	2,500.00		7,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	3,000.00		10,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	4,000.00		14,500.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	4,750.00		19,250.00
03/10/14	{1}	Vanguard 500 Index Fund	Settlement on Real Estate	1110-000	5,750.00		25,000.00
03/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.57	24,978.43
04/07/14	101	Zuba & Associates	Pynt of Special Counsel Fees	3210-600		5,960.50	19,017.93
04/07/14	102	Ronald T. Wade	Pynt of Special Fees & Expenses			1,114.00	17,903.93
			Pynt of Special Counsel Fees 960.00	3210-600			17,903.93
			Pynt of Special Counsel Expenses 154.00	3220-610			17,903.93
06/30/14	103	BERNARD J. NATALE	Dividend paid 100.00% on \$3,250.00, Trustee Compensation; Reference:	2100-000		3,250.00	14,653.93
06/30/14	104	CLERK OF THE BANKRUPTCY COURT	Dividend paid 100.00% on \$250.00, Clerk of the Court Costs (includes adversary and other filing fees); Reference:	2700-000		250.00	14,403.93
06/30/14	105	ComEd	Distribution paid 5.24% on \$506.29; Claim# 1; Filed: \$506.29; Reference: 57490-14038	7100-000		26.54	14,377.39
06/30/14	106	Midland Fundling LLC	Distribution paid 5.24% on \$4,869.12; Claim# 2; Filed: \$4,869.12; Reference: 8764	7100-000		255.16	14,122.23
06/30/14	107	Mutual Management	Distribution paid 5.24% on \$850.18; Claim# 3; Filed: \$850.18; Reference: Q11994	7100-000		44.55	14,077.68
06/30/14	108	Creditors Protection S	Distribution paid 5.24% on \$379.49; Claim# 4; Filed: \$379.49; Reference: 07-107-0141	7100-000		19.89	14,057.79
06/30/14	109	TARGET NATIONAL BANK	Distribution paid 5.24% on \$442.99; Claim# 5; Filed: \$442.99; Reference: 689	7100-000		23.21	14,034.58
06/30/14	110	Amcore Bank	Distribution paid 5.24% on \$6,110.56; Claim# 6; Filed: \$6,110.56; Reference: 6242132 Stopped on 10/01/14	7100-004		320.21	13,714.37
06/30/14	111	Chase Bank USA,N.A	Distribution paid 5.24% on \$655.98; Claim# 7; Filed: \$655.98; Reference: 9253	7100-000		34.38	13,679.99
06/30/14	112	LVNV Funding LLC	Distribution paid 5.24% on \$106.22; Claim# 9; Filed: \$106.22; Reference: 5233	7100-000		5.57	13,674.42
06/30/14	113	Swedish American Hospital	Distribution paid 5.24% on \$243.19; Claim# 13; Filed: \$243.19; Reference: 7827	7100-000		12.74	13,661.68

Subtotals : \$25,000.00 \$11,338.32

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-70499-MB
Case Name: DZIELAK, LINDA A

Trustee: BERNARD J. NATALE (330370)
Bank Name: Rabobank, N.A.
Account: *****66 - Checking Account
Blanket Bond: \$472,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***5328
Period Ending: 11/26/14

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/30/14	114	David Carter	Distribution paid 5.24% on \$1,050.00; Claim# 14; Filed: \$1,050.00; Reference:	7100-000		55.02	13,606.66
06/30/14	115	BERNARD J. NATALE, LTD.	Combined Check for Claims#ATTY,EXP			12,393.71	1,212.95
			Dividend paid 100.00% 12,325.75 on \$12,325.75; Claim# ATTY; Filed: \$12,325.75	3110-000			1,212.95
			Dividend paid 100.00% 67.96 on \$67.96; Claim# EXP; Filed: \$67.96	3120-000			1,212.95
06/30/14	116	FIA CARD SERVICES, N.A./BANK OF AMERICA	Combined Check for Claims#11,12			1,212.95	0.00
			Dividend paid 5.24% on 304.14 \$5,803.82; Claim# 11; Filed: \$5,803.82; Reference: 3859	7100-000			0.00
			Dividend paid 5.24% on 908.81 \$17,342.61; Claim# 12; Filed: \$17,342.61; Reference: 5867	7100-000			0.00
10/01/14	110	Amcore Bank	Distribution paid 5.24% on \$6,110.56; Claim# 6; Filed: \$6,110.56; Reference: 6242132 Stopped: check issued on 06/30/14	7100-004		-320.21	320.21
10/09/14	117	CLERK OF THE BANKRUPTCY COURT	Unclaim Funds	8500-002		320.21	0.00

ACCOUNT TOTALS	25,000.00	25,000.00	\$0.00
Less: Bank Transfers	0.00	0.00	
Subtotal	25,000.00	25,000.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$25,000.00	\$25,000.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 08-70499-MB

Case Name: DZIELAK, LINDA A

Taxpayer ID #: **-***5328

Period Ending: 11/26/14

Trustee: BERNARD J. NATALE (330370)

Bank Name: Rabobank, N.A.

Account: *****66 - Checking Account

Blanket Bond: \$472,000.00 (per case limit)

Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	25,000.00
Less Other Noncompensable Items :	320.21
Net Estate :	\$24,679.79

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****66	25,000.00	25,000.00	0.00
	\$25,000.00	\$25,000.00	\$0.00